

FIGURE 1

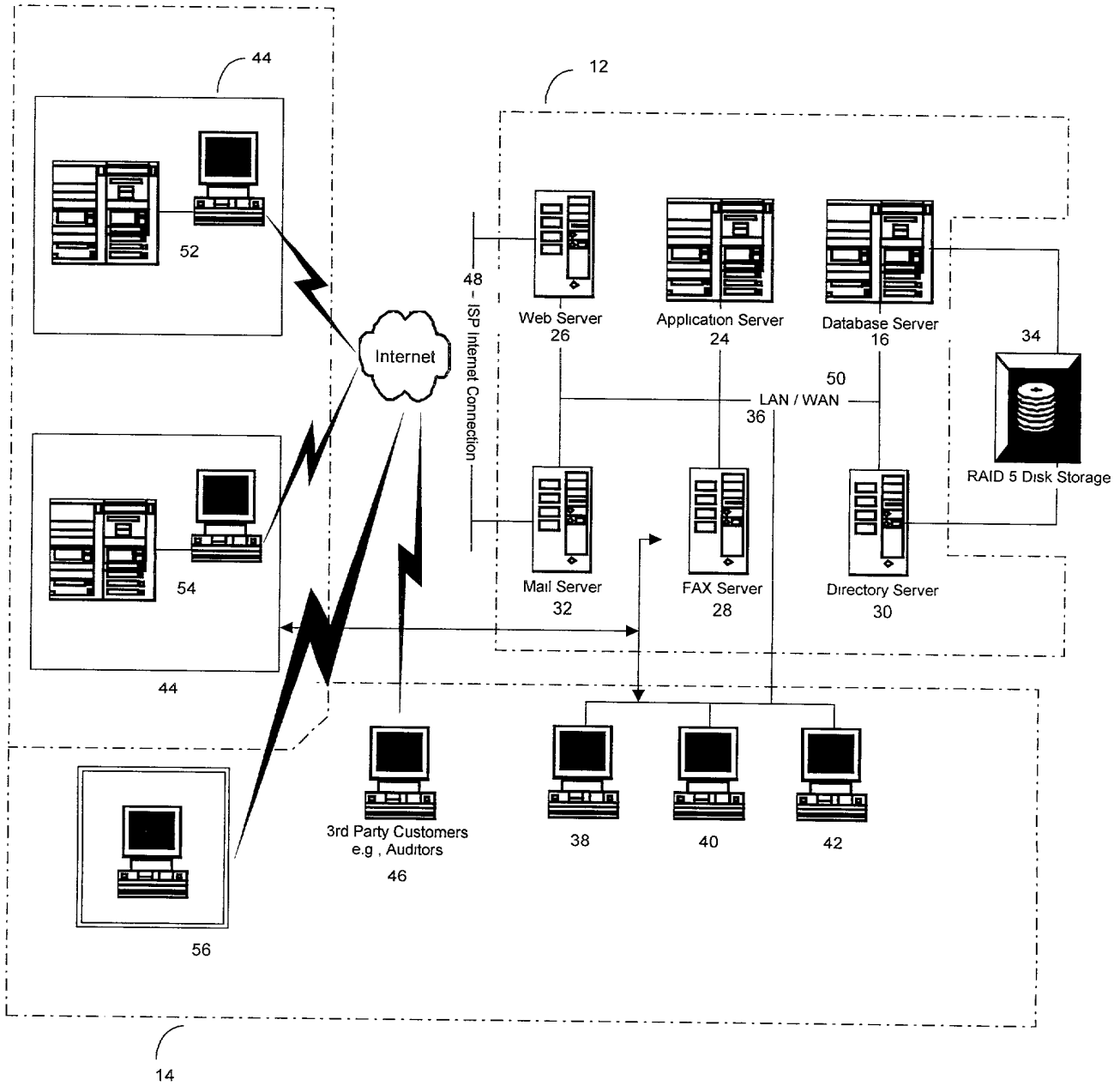


FIGURE 2

FIGURE 3

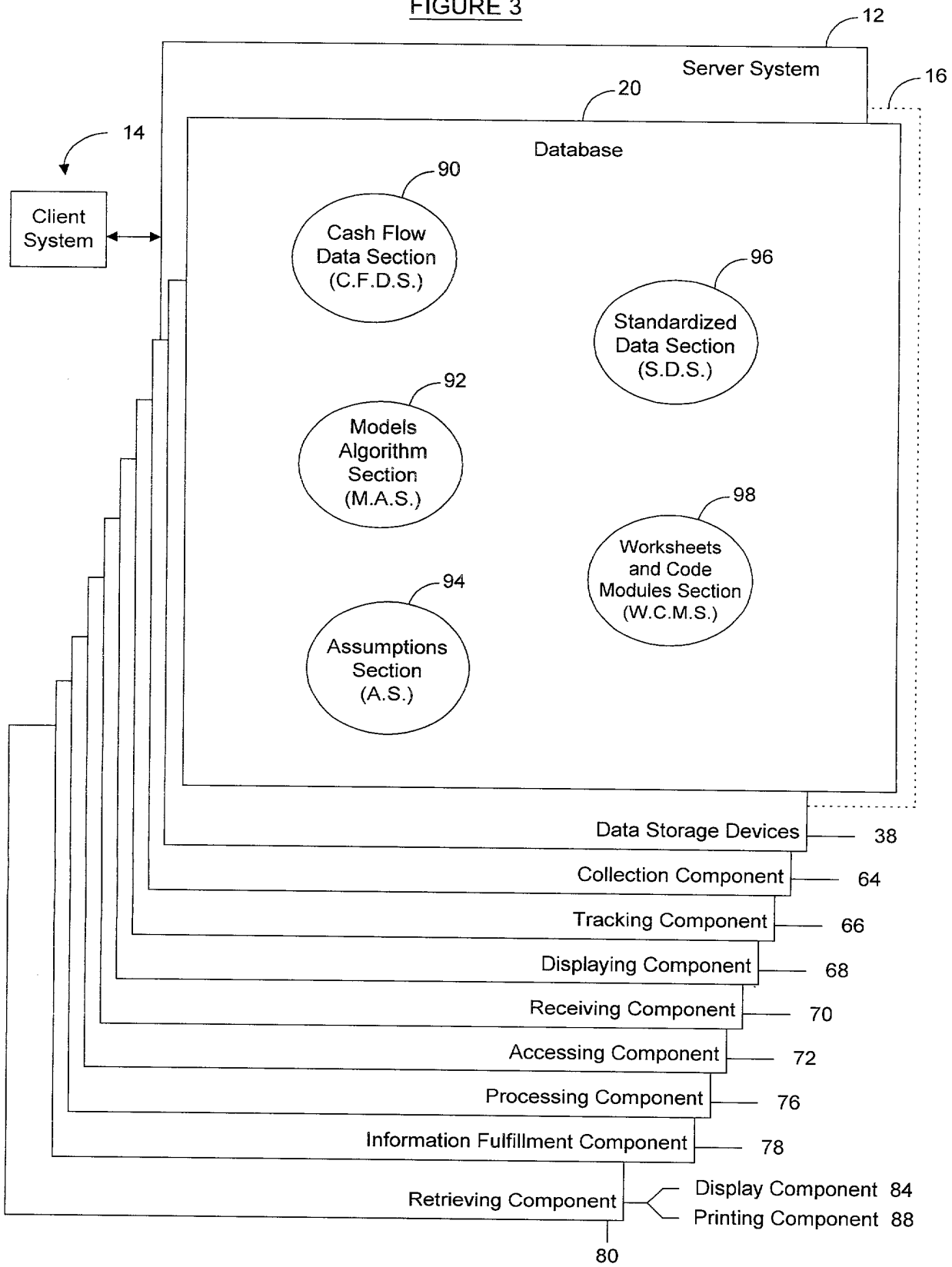


FIGURE 4

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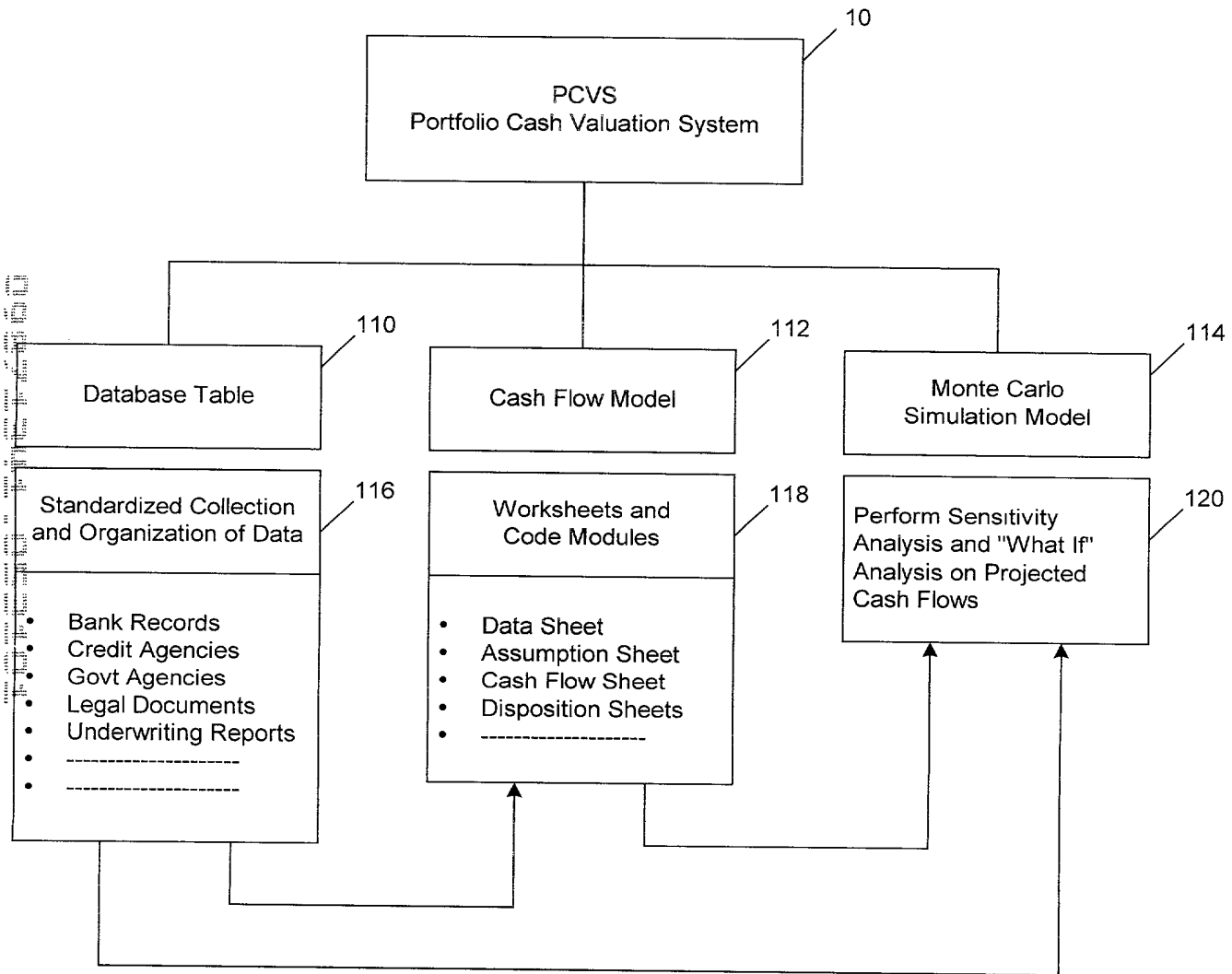


FIGURE - 5 160

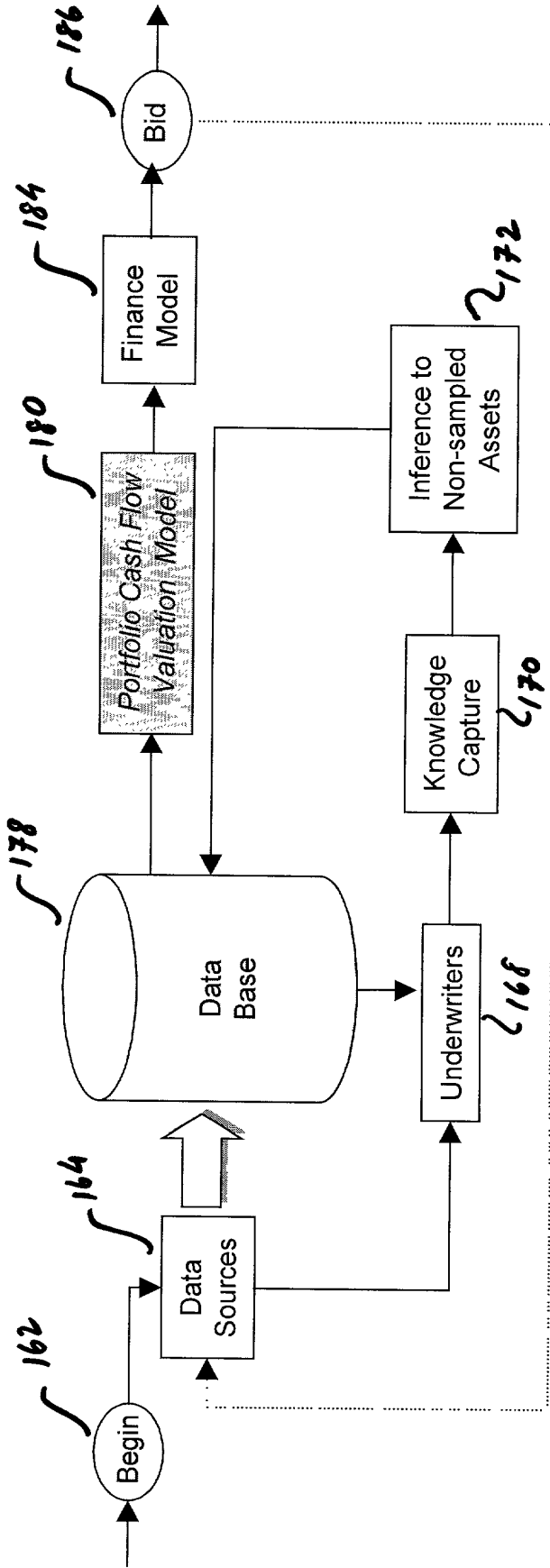


FIGURE-6

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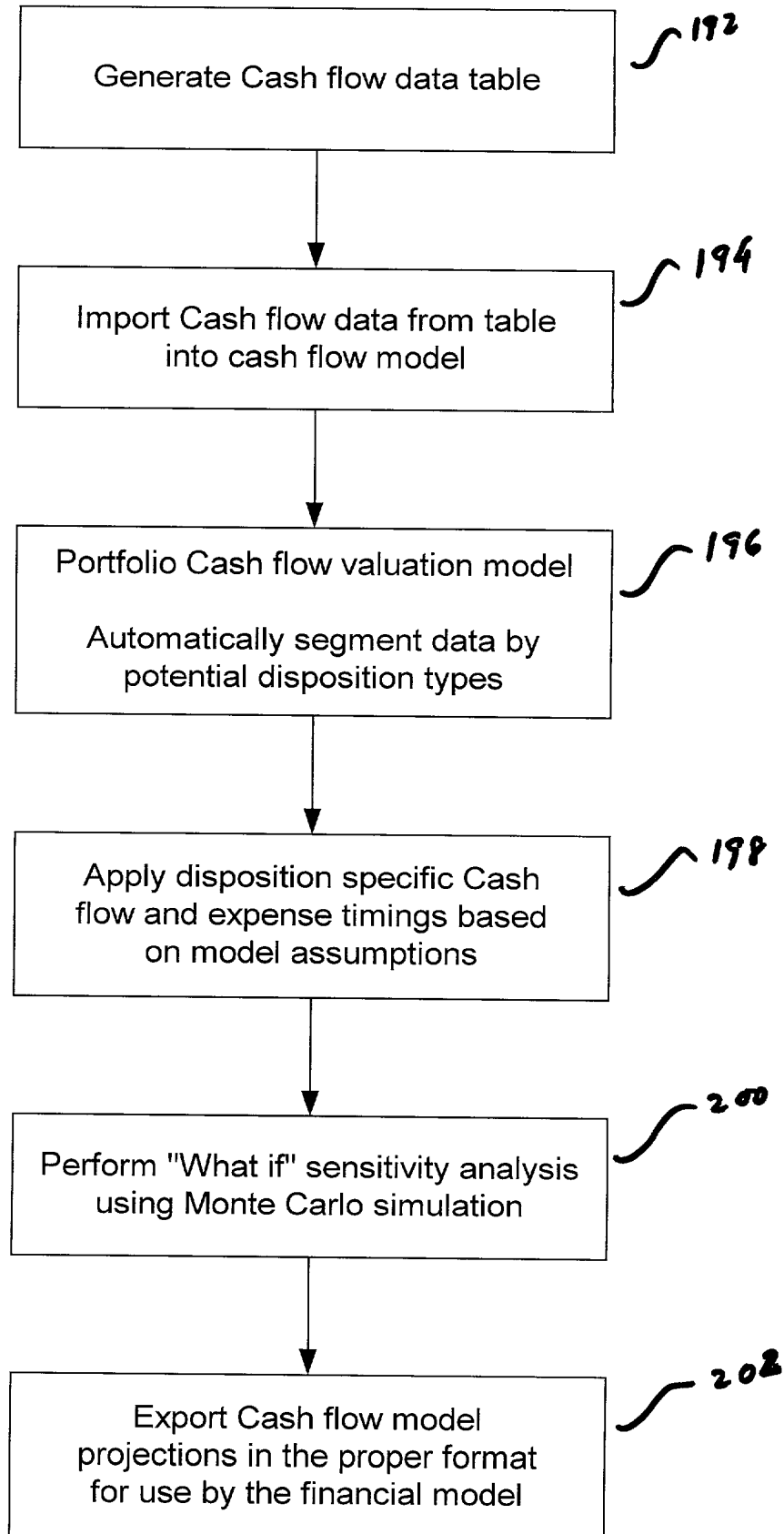
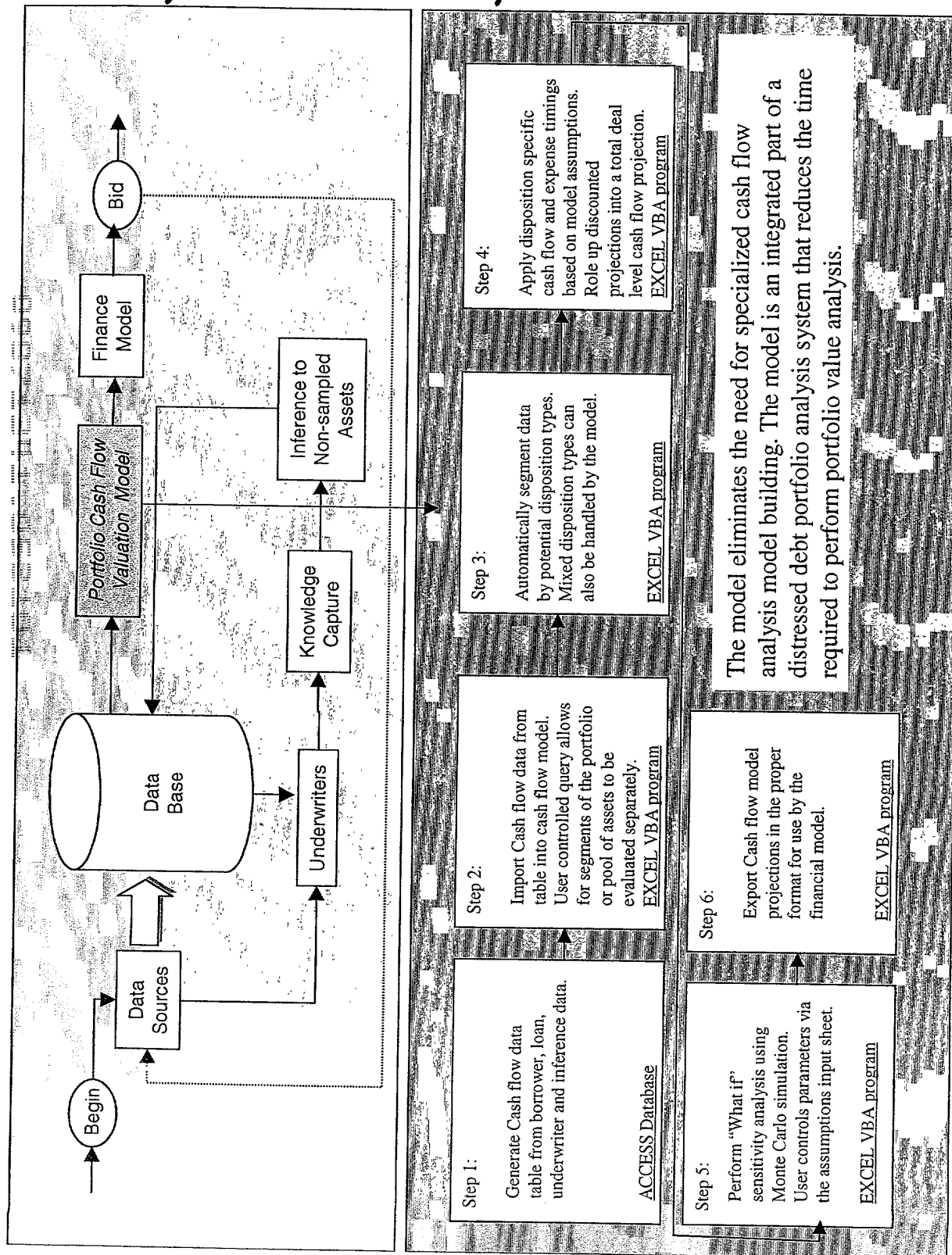


FIGURE 7

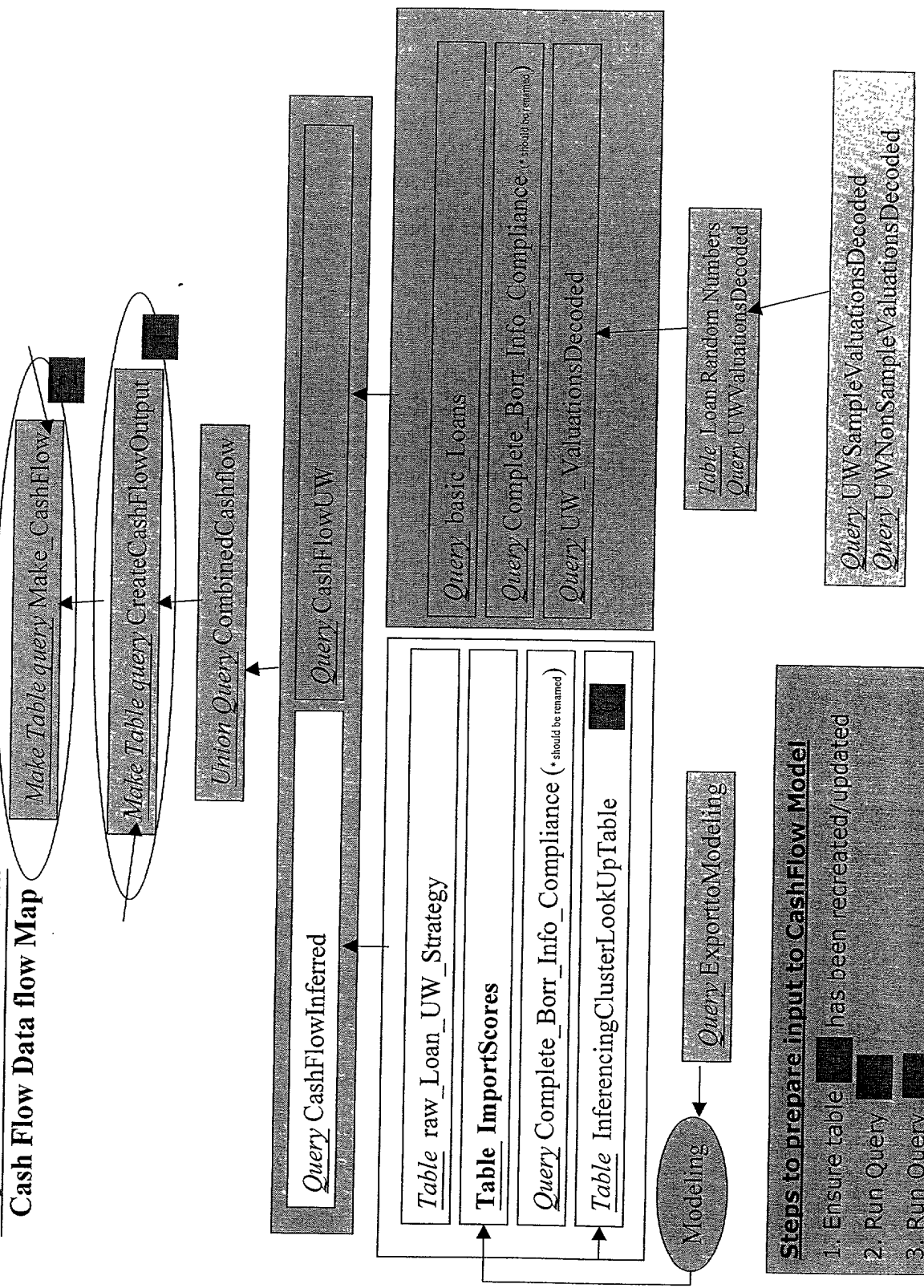


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TABLE raw Loan UW Strategy
TABLE ImportScores
QUERY Complete Borr Info Compliance (*should be renamed)
TABLE InferencingClusterLookUpTable

Step 1 - create cash flow data Cash Flow Data flow Map



Steps to prepare input to CashFlow Model

1. Ensure table [redacted] has been recreated/updated
2. Run Query [redacted]
3. Run Query [redacted]

FIGURE - 8 220

Variable	Mean	Standard Deviation	Minimum	Maximum	Skewness	Kurtosis	Normality Test
Age	35.2	12.5	20	65	0.15	3.2	0.98
Gender	0.55	0.50	0	1	-0.05	3.0	0.99
Education	12.5	2.5	9	16	0.20	3.5	0.97
Income	45000	15000	20000	80000	0.30	3.8	0.96
Health	0.85	0.10	0.5	1.0	-0.10	3.1	0.99
Stress	0.70	0.20	0.3	1.0	0.25	3.6	0.95
Workload	0.60	0.25	0.2	1.0	0.35	4.0	0.93
Job Satisfaction	0.50	0.30	0.1	1.0	0.40	4.2	0.91
Turnover Intent	0.20	0.15	0.0	0.5	0.50	4.5	0.89
Organizational Commitment	0.75	0.20	0.4	1.0	-0.05	3.2	0.98
Perceived Stress	0.65	0.25	0.2	1.0	0.30	3.9	0.94
Work-Life Balance	0.40	0.30	0.0	1.0	0.45	4.3	0.90
Employee Engagement	0.60	0.20	0.3	1.0	-0.10	3.1	0.99
Job Involvement	0.55	0.25	0.2	1.0	0.35	4.1	0.92
Organizational Identification	0.70	0.20	0.4	1.0	-0.05	3.2	0.98
Perceived Organizational Support	0.60	0.25	0.2	1.0	0.30	3.9	0.94
Workload Satisfaction	0.45	0.30	0.0	1.0	0.45	4.3	0.90
Job Satisfaction	0.50	0.30	0.1	1.0	0.40	4.2	0.91
Turnover Intent	0.20	0.15	0.0	0.5	0.50	4.5	0.89
Organizational Commitment	0.75	0.20	0.4	1.0	-0.05	3.2	0.98
Perceived Stress	0.65	0.25	0.2	1.0	0.30	3.9	0.94
Work-Life Balance	0.40	0.30	0.0	1.0	0.45	4.3	0.90
Employee Engagement	0.60	0.20	0.3	1.0	-0.10	3.1	0.99
Job Involvement	0.55	0.25	0.2	1.0	0.35	4.1	0.92
Organizational Identification	0.70	0.20	0.4	1.0	-0.05	3.2	0.98
Perceived Organizational Support	0.60	0.25	0.2	1.0	0.30	3.9	0.94
Workload Satisfaction	0.45	0.30	0.0	1.0	0.45	4.3	0.90

Microsoft Excel - Primavera_Cashflow_Model_Final.xls

Lead Cash Flow Model: Maye data

Anal
 10 ~ B I U
 \$ % , \$-0.00
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Ready

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Step 3 & 4- Move and calculate to expected Cash Flows and expenses by likely disposition Type

BorrowerID	LoanID	strategyidnum	strategyDescription	ERper	cash_perOfER_pay1_perOfER	timing1
3366	9900300298023	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298028	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298030	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298022	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298024	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298025	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298026	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298027	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298029	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300000033	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298031	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
3366	9900300298021	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
6046	99003000000336	26	Loan Deed-in-Lieu	0.0959999998		1 12-15 months
6570	99003000000495	27	Inferred	0.214568732		1
6884	9900300298222	27	Inferred	0.259266258		1
6884	9900300298220	21	Easy Loan DPO	0.1000000001		1 18-24 months
6884	9900300298218	21	Easy Loan DPO	0.1000000001		1 18-24 months
6884	99003000000442	21	Easy Loan DPO	0.1000000001		1 18-24 months
6884	9900300298221	21	Easy Loan DPO	0.1000000001		1 18-24 months
6884	9900300298223	21	Easy Loan DPO	0.1000000001		1 18-24 months
6884	9900300799001	21	Easy Loan DPO	0.1000000001		1 18-24 months
6884	9900300298219	21	Easy Loan DPO	0.1000000001		1 18-24 months

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FIGURE - 10

Assumption sheet

GE Capital Commercial Finance

Rates	Method: Geometric
Assumed Finance Rate (Annual)	24.0%
Assumed Finance Rate (Monthly)	1.8%
Residual Sale Factor	30.0%
Portfolio Discount Rate	35.0%
Calculated discount rate (Per Period)	2.5%

☐ Low ER
☒ Mid ER
☐ High ER

Assumptions

Disposition Discount rates	Annual
DPO	35.00%
Restructure	35.00%
Litigation w/ Res.	35.00%
Litigated Sell / Dead-in-Lit	35.00%
Inferred	35.00%
Grey-White	35.00%
Grey-Black	35.00%
Black	35.00%

Asset Management Expenses (% of UPB)	YR. 1	YR. 2	YR. 3	YR. 4
Monthly A/M Expenses BY YEAR				
Used	0.17%	0.23%	3.14%	5.24%
Total w/ VAT	2,792,049	3,184,546	2,450,886	1,749,203
Model	2,792,033	3,184,478	2,450,882	1,750,795

Compliance / Delays by UPB Bin (months)	Total	Compliance	Closing
A	0	0	0
B	0	0	0
C	0	0	0
D	0	0	0
E	0	0	0
F	0	0	0

Compliance Cost per Borrower Group (ER > 250K) at Min. T1	1,800	USD	100
	17,118	MXF	

Value-Added Tax Rate	VAT
	15.00%

Setup, Conversion, and Loan Registration Costs	Monthly
MEX\$	2,099,515 Over # of Month
Exchange at	\$19,986,392 9 2,218,488

Due Diligence Costs	\$0 Over # of Month	Monthly
MEX\$	\$0 1	
Exchange at	9.51	

UPB (000s MXF) <	RE Secured Loan	Legal Fees based on recovered amount	Non-RE secured Loans
	DPO/Restruct Foreclose	DPO/Restruct Foreclose	
0	15.00%	8.25%	18.75%
50	13.50%	6.75%	15.00%
100	9.00%	4.50%	10.50%
300	7.50%	3.75%	6.75%
500	6.00%	3.00%	4.50%
1,500	4.95%	2.25%	3.75%
3,000	3.00%	0.75%	2.25%
5,000	2.63%	1.46%	1.50%

Closing Costs Table Lit. Forel. and Dead-In-Lieu	YAT ADDED	% to Apply to New Debt/Foreclosure Amount
Pub History	0.0115	0.00%
Pub Registry	0.00345	0.00%
State Reg. Tax	0.0345	0.00%
Appraisal Fee	0.0023	0.00%
Brokerage	0.0805	0.00%
Lien Search	517.5	0.00%
Auction Publishing at Foreclosure	5760	0.00%
New Litigation Setup	3,000 num months applied: 6	0.00%
Servicing and Charging Costs	20.00%	23.00%

DB NAME (with an	Cashflow
------------------	----------

RESULTS	Amount Used
Total Cash Flows	1,444,755
PV of Cash Flows	984,052
Bid Price	14.04%

Sensitivity Assumptions	U(-1,1)
Asset Mgt	N(-15%, +15%)
Net A/M Expenses	N(0.80%, 0.90%)
Residual Value ER	N(-20%, +20%)
Brokerage	U(3.6%, 4.4%)

Escrow Account at Month 1	Amount Used
LTM Total	126,284,197
	21,047,368

R % Adjust for Uniform CB assumptions	low	High
DPO	0.95	1.05
Restruct	0.95	1.05
Litigation	0.95	1.05
Dead-in-Lit	0.95	1.05
Inferred	0.95	1.05
Grey-White	0.95	1.05
Grey-Black	0.95	1.05
Black	0.95	1.05

FIGURE - 11

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286 }
292 }
294 }
298 }
300 }

FIGURE- 12

280

FIGURE 12

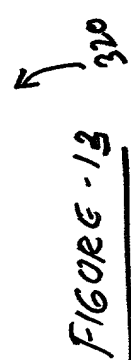
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FIGURE-13

Simulation (results) of cash flow Model

